

**SYSTEM AND METHOD FOR CONDUCTING AN OPTIMIZED
CUSTOMER IDENTIFICATION PROGRAM**

ABSTRACT

A computer-implemented method of compiling a customer information set that complies with regulatory criteria is provided. The method comprises providing an overall question set having a plurality of questions and determining from the overall question set a basic question set, the basic question set including at least one basic question. The method further comprises associating an expected answer with at least one question of the basic question set and providing criteria for modifying the basic question set based on receiving an answer that differs from the expected answer. The method still further comprises optimizing an interactive customer survey with a customer using the overall question set, the basic question set, the expected answer and the criteria for modifying the basic question set.